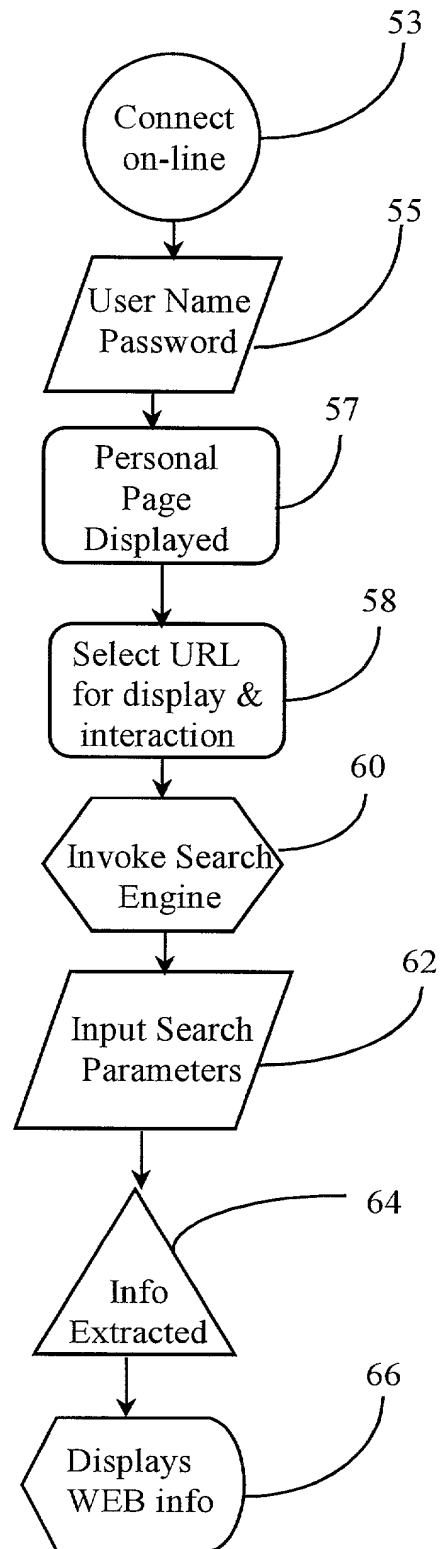


Fig. 2



**Fig. 3**

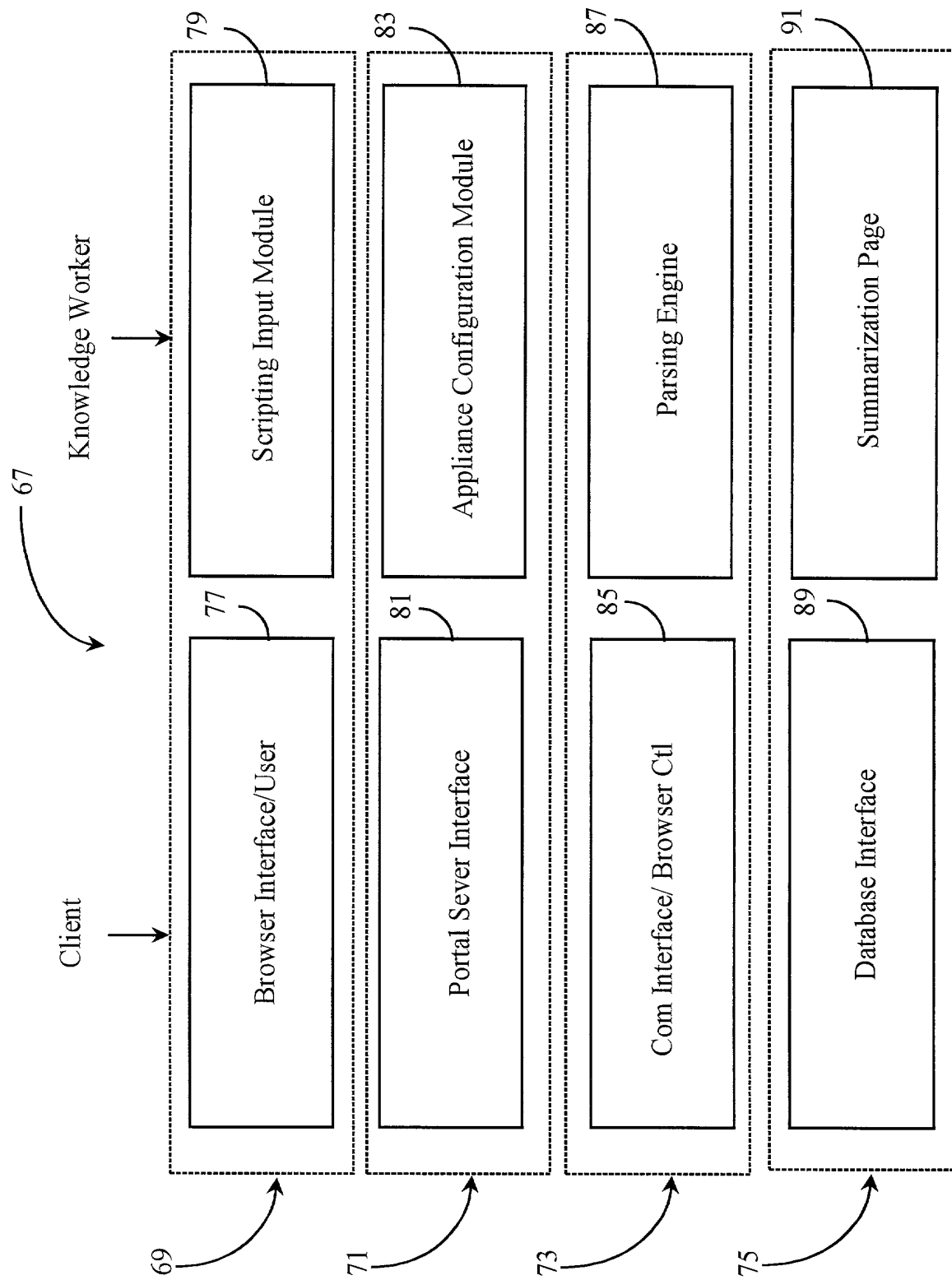
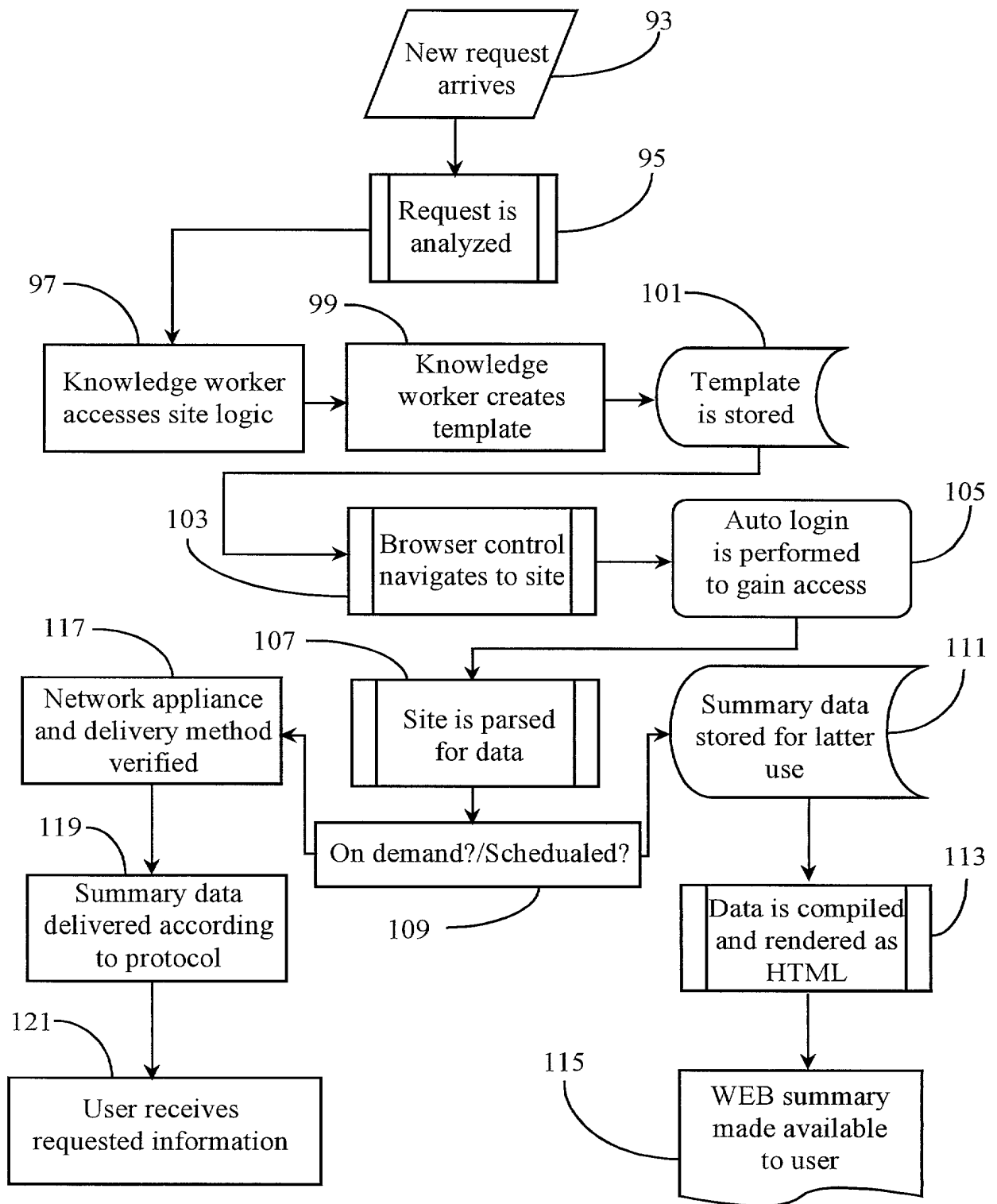
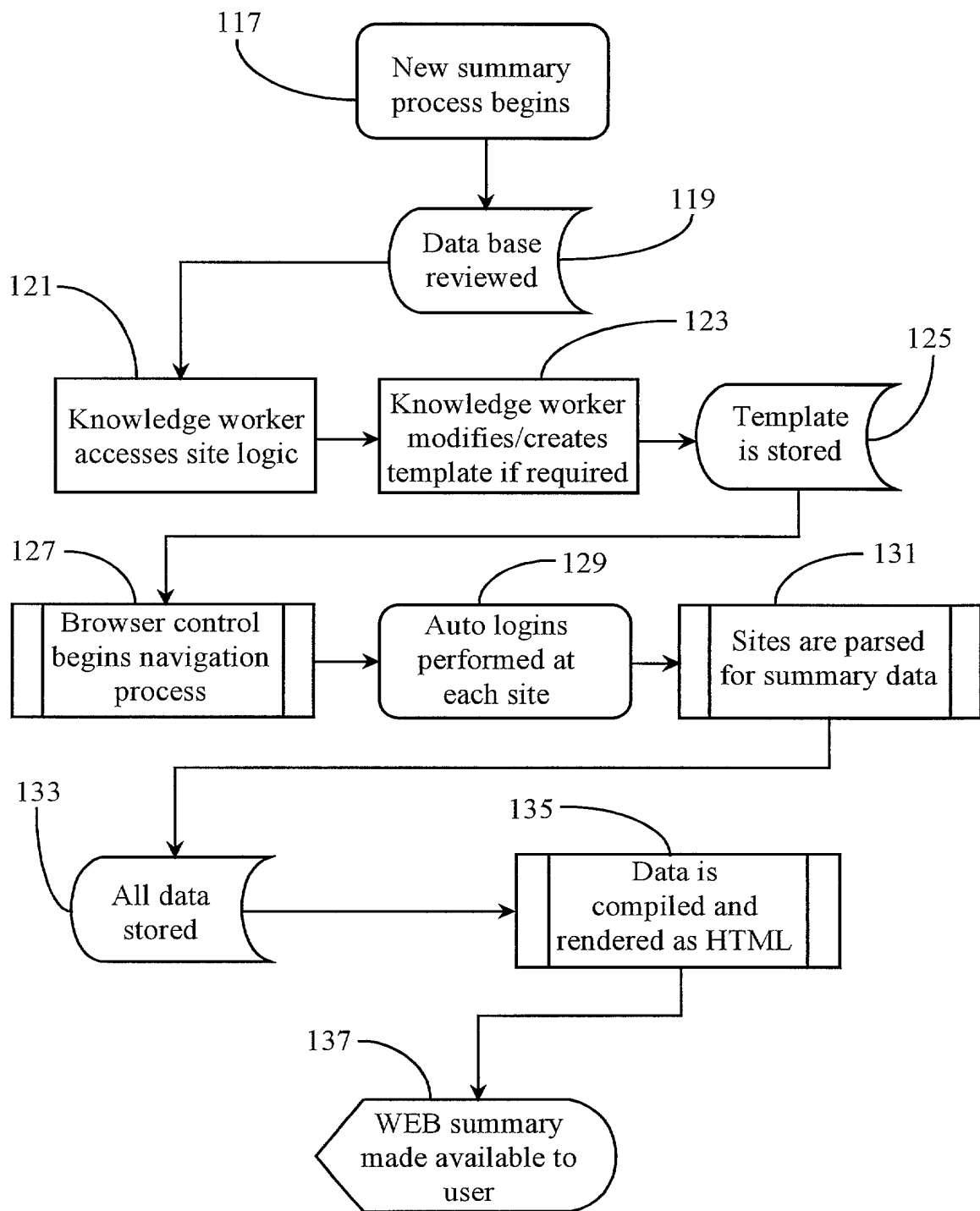


Fig. 4



**Fig. 5**



**Fig. 6**

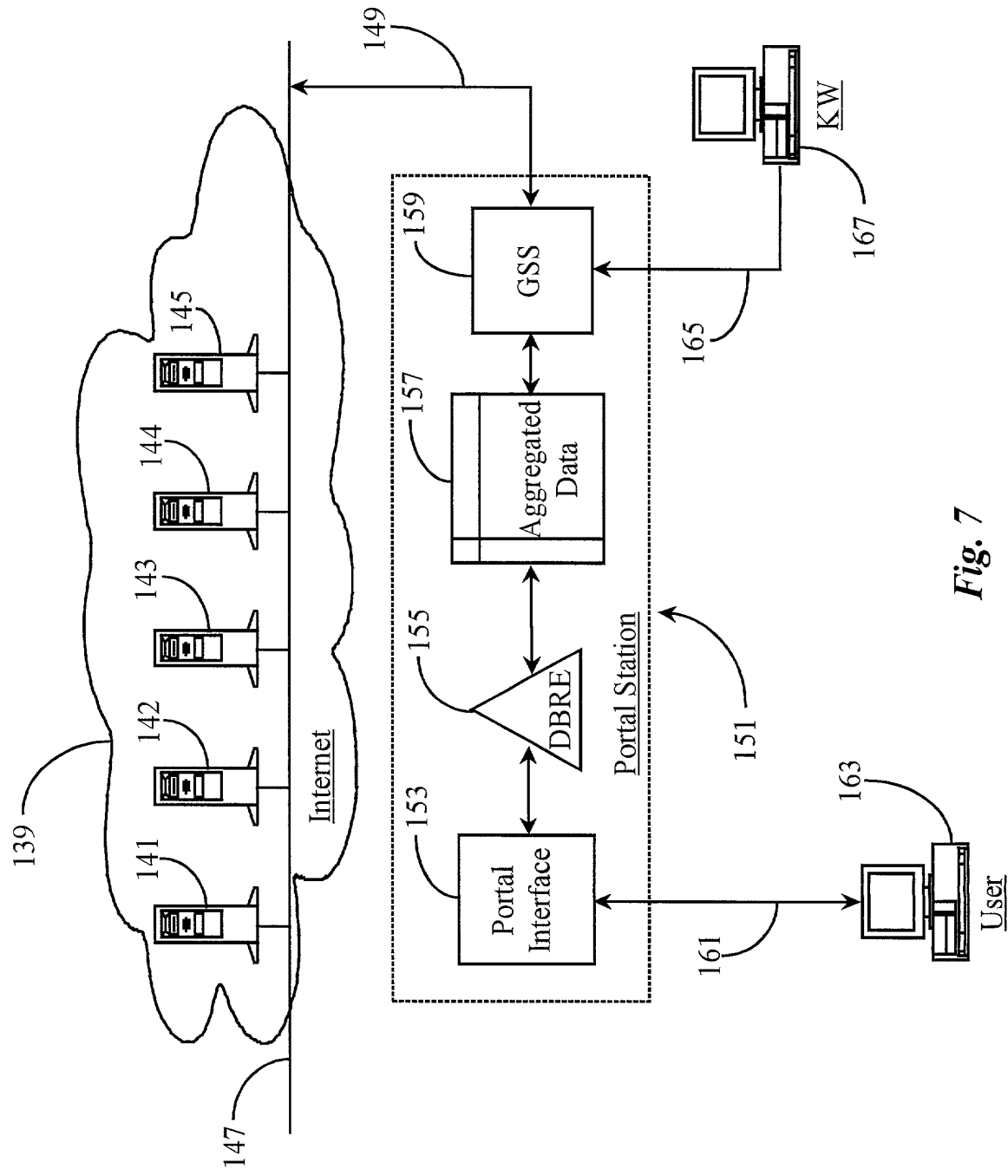


Fig. 7

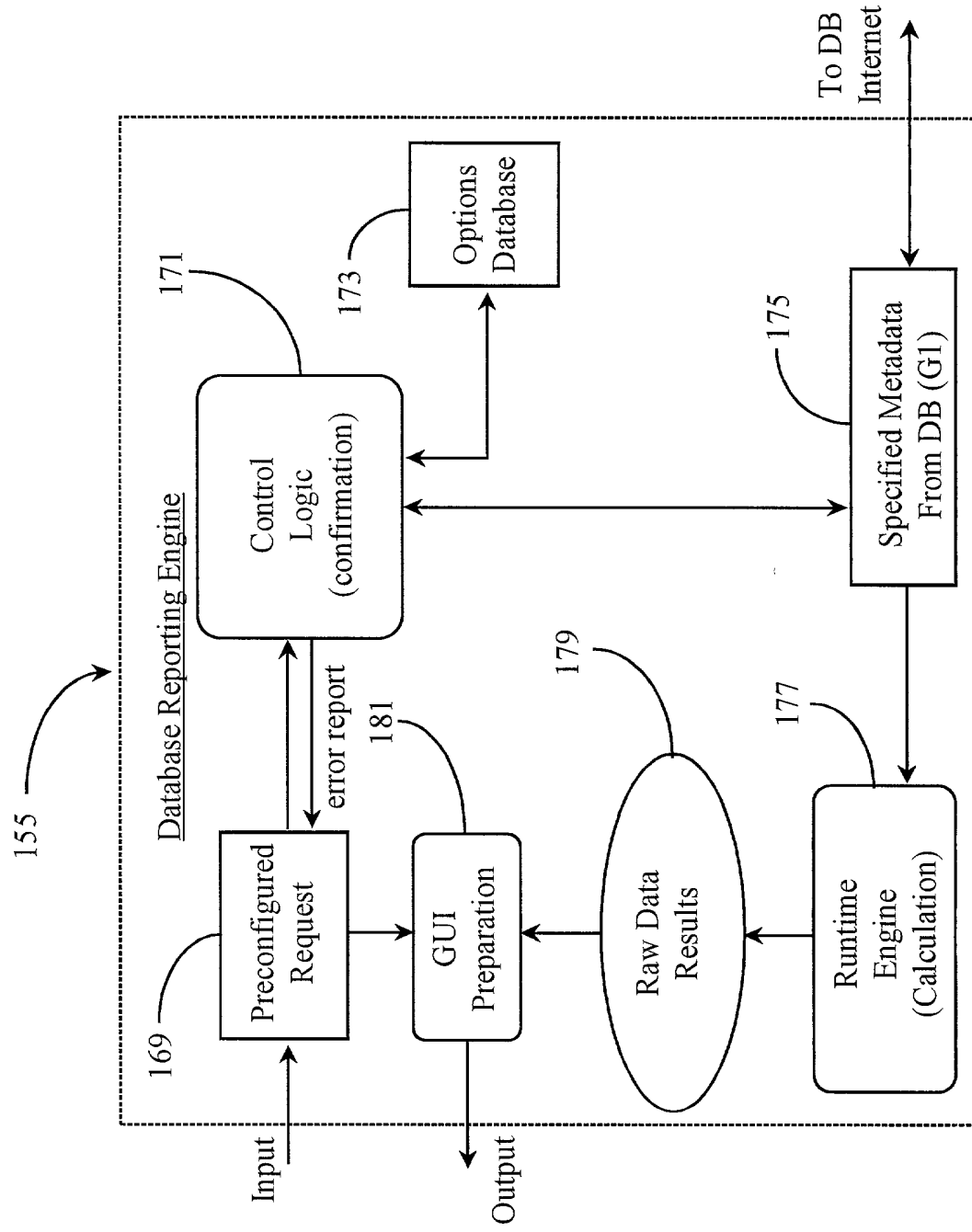
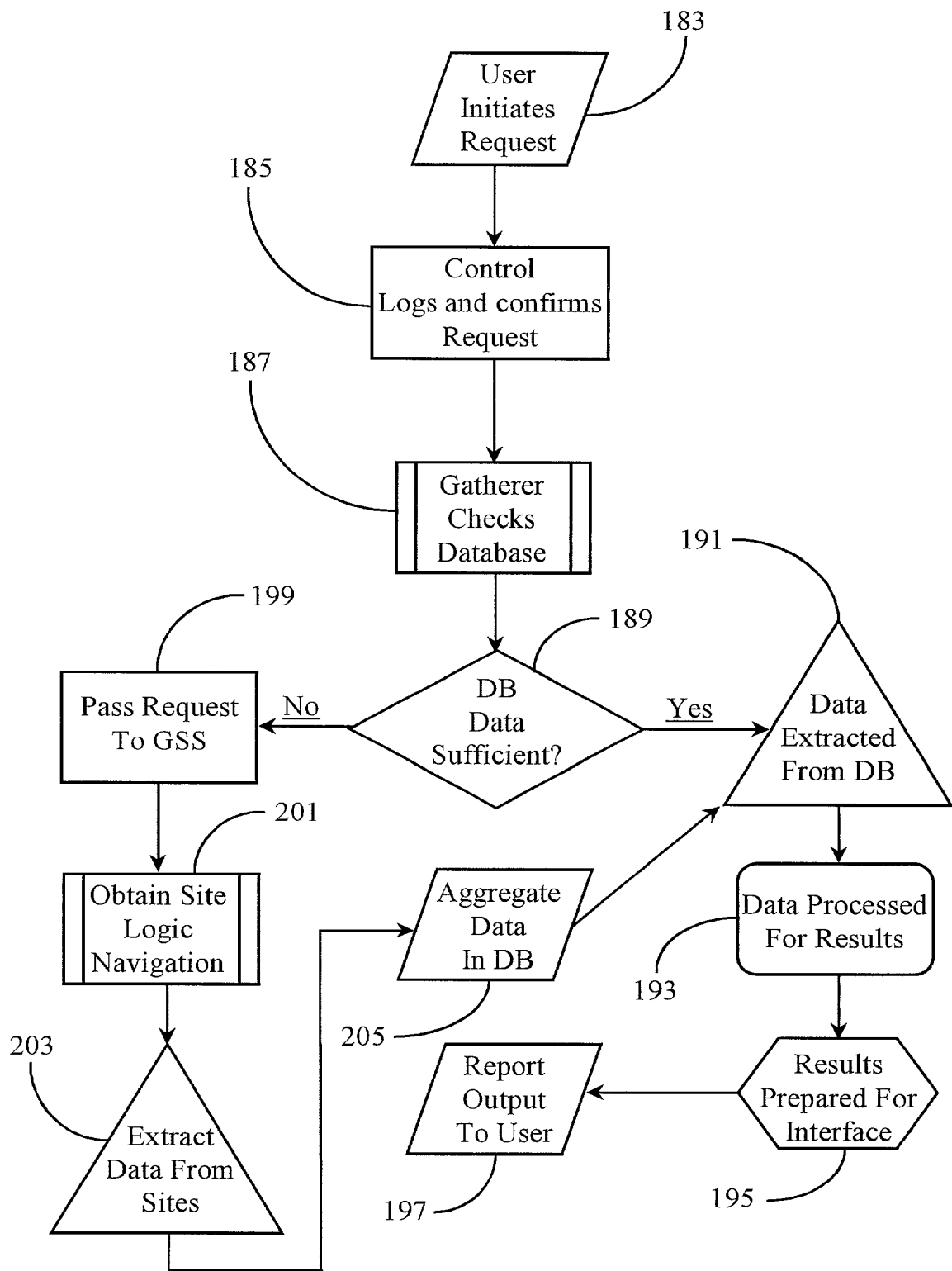


Fig. 8





**Fig. 9**

207

Personal's Yodlee- Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Related

Address [http://sunserver20000/magic/login?ynt\\_anchor=h174b&ynt\\_tab\\_id=45fb174b](http://sunserver20000/magic/login?ynt_anchor=h174b&ynt_tab_id=45fb174b)

Links

**Banks**

Stanford Federal Credit Union

Account	Balance	<a href="#">Edit</a>
Savings - 1	0.15	

Last Refresh: 8 days ago - [Refresh](#)

Wells Fargo

Account	Balance	<a href="#">Edit</a>
CHECKING	34973.92	
CHECKING	35457.68	
MRA	40779.89	
SAVINGS	101.60	

Last Refresh 8 days ago - [Refresh](#)

Bank Summary

SUMMARY	Amount
TOTAL BALANCE	111313.24

**Investments**

Datek Online

Symbol	Quote	Quantity	\$ Change
CSCO	69	1	- 3/8
HLIT	112 3/8	1	- 4 5/16
portfolio balance			N/A
Total Account Balance			2029.55

Last Refresh: 2 hrs ago - [Refresh](#)

Investment Summary

SUMMARY	Amount
TOTAL STOCK BALANCE	181.375
TOTAL ACCOUNT VALUE	2029.55

12:29 AM

Local Intra

Fig. 10

FIG. 10

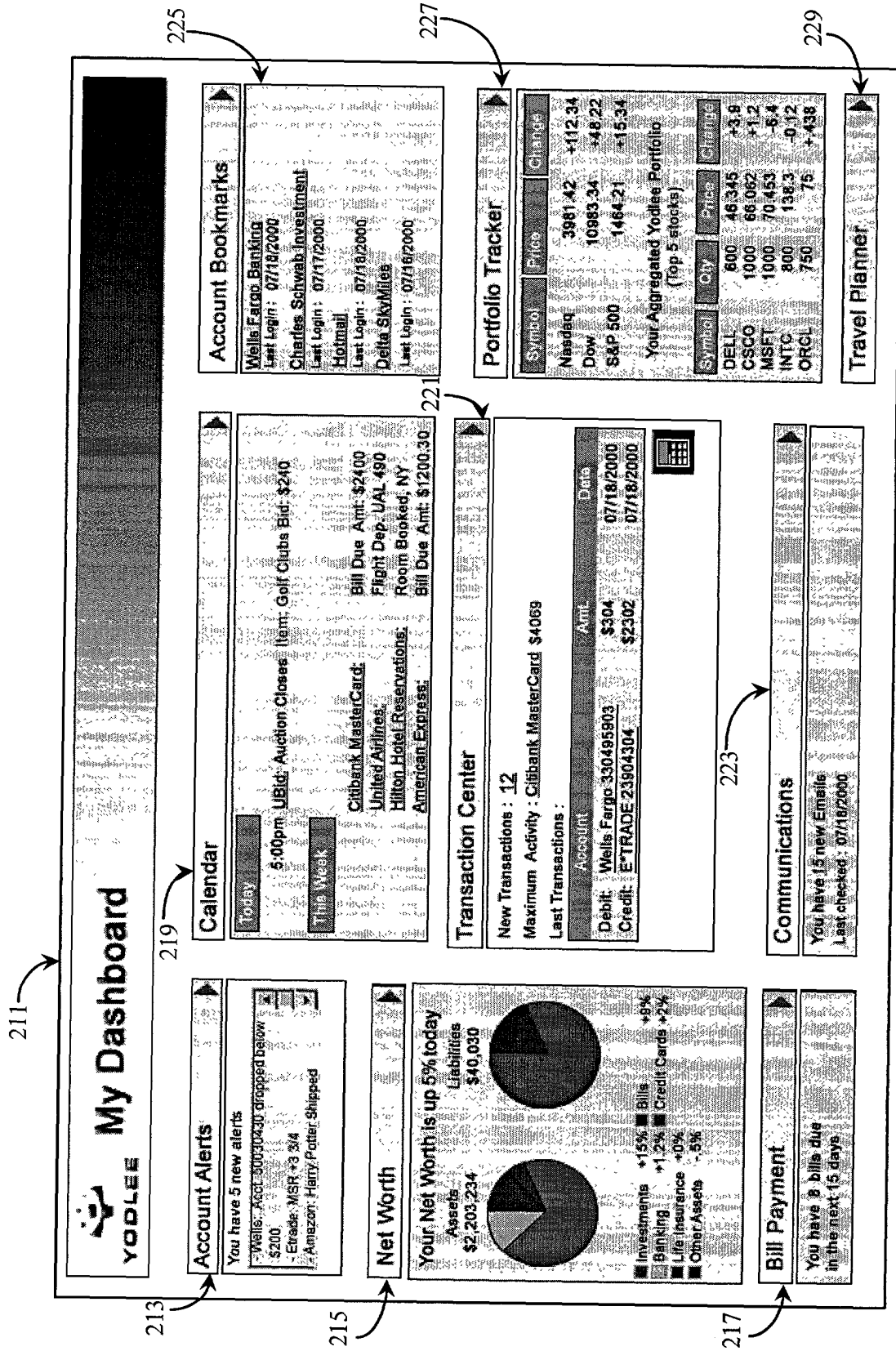


Fig. 11

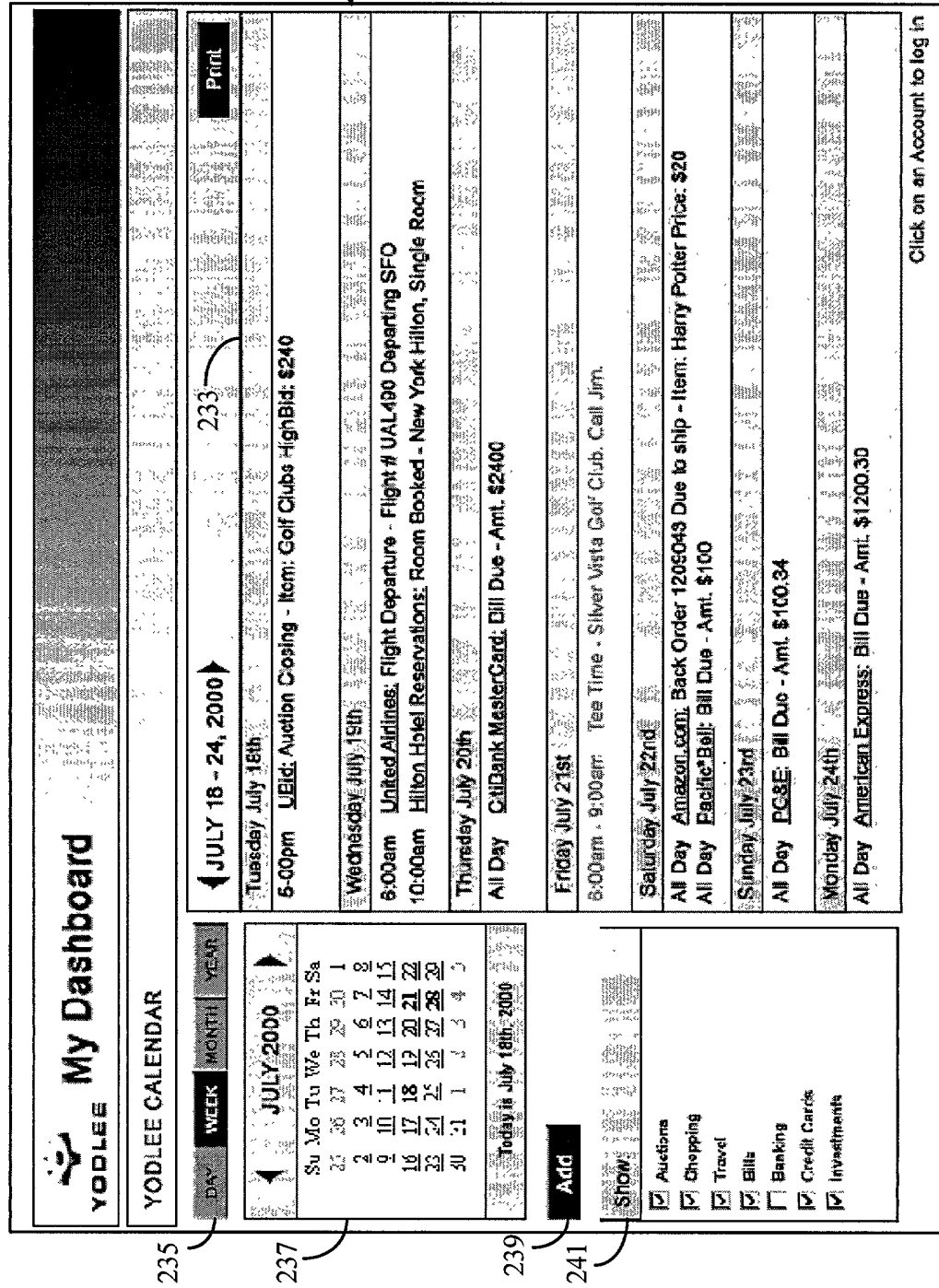


Fig. 12

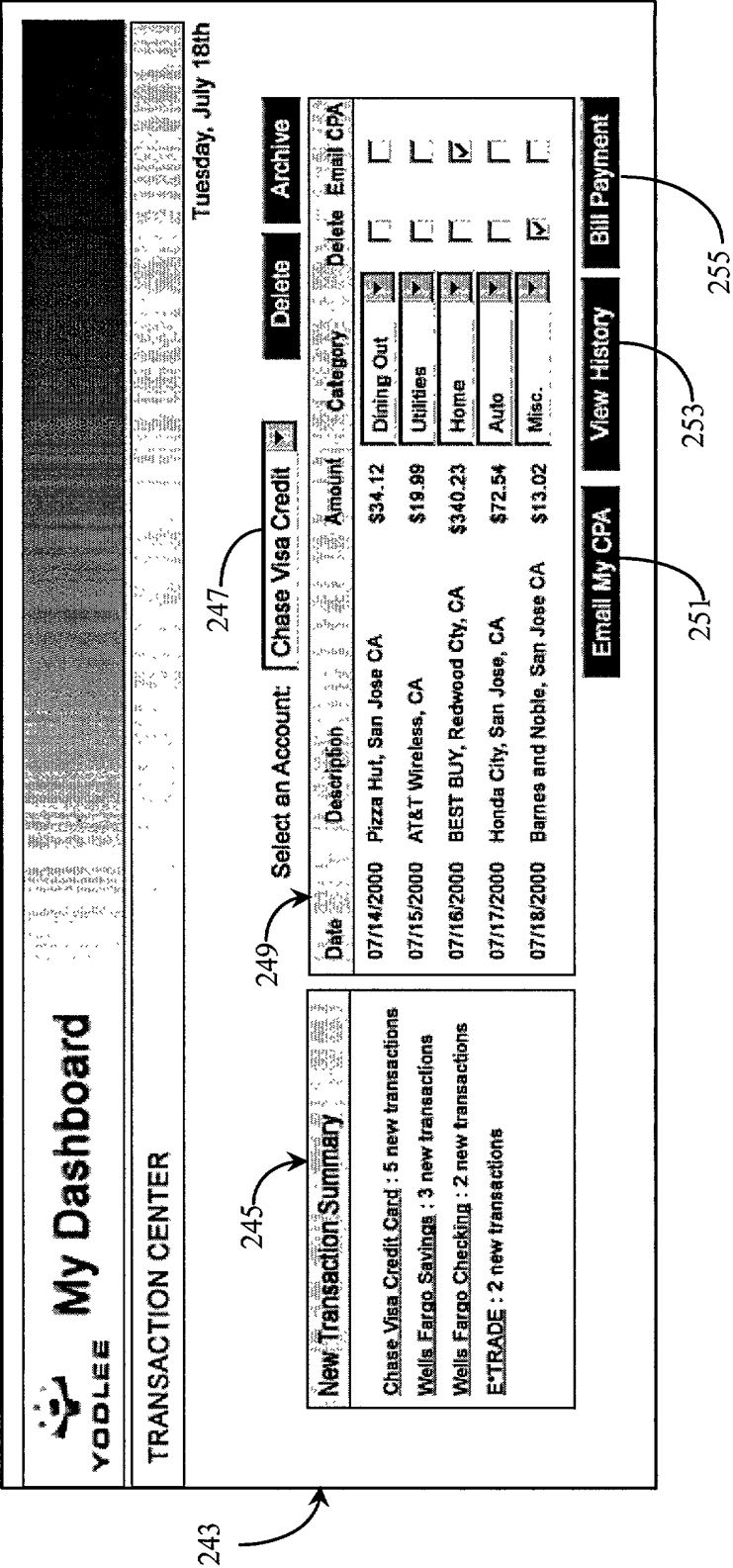


Fig. 13

257

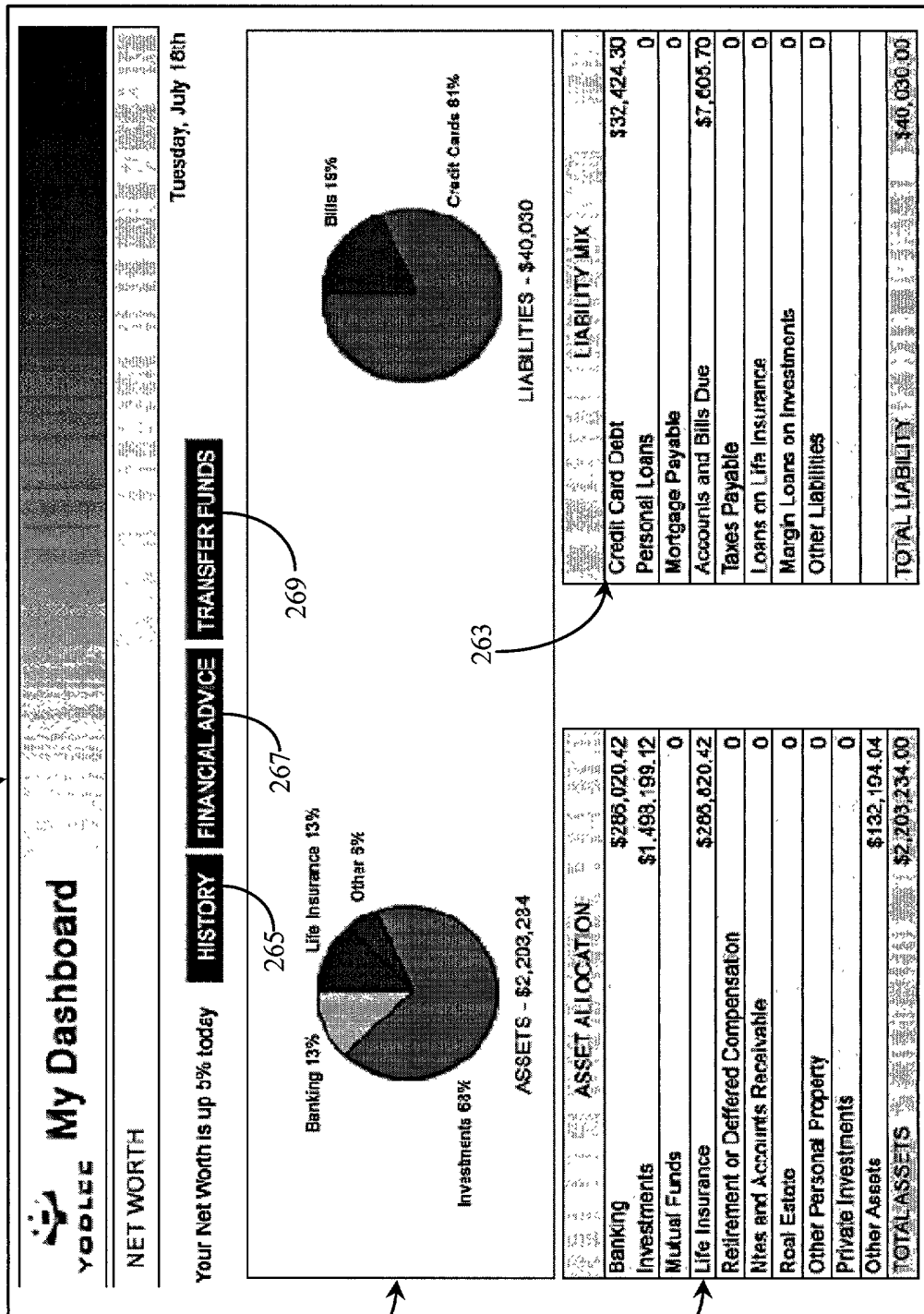
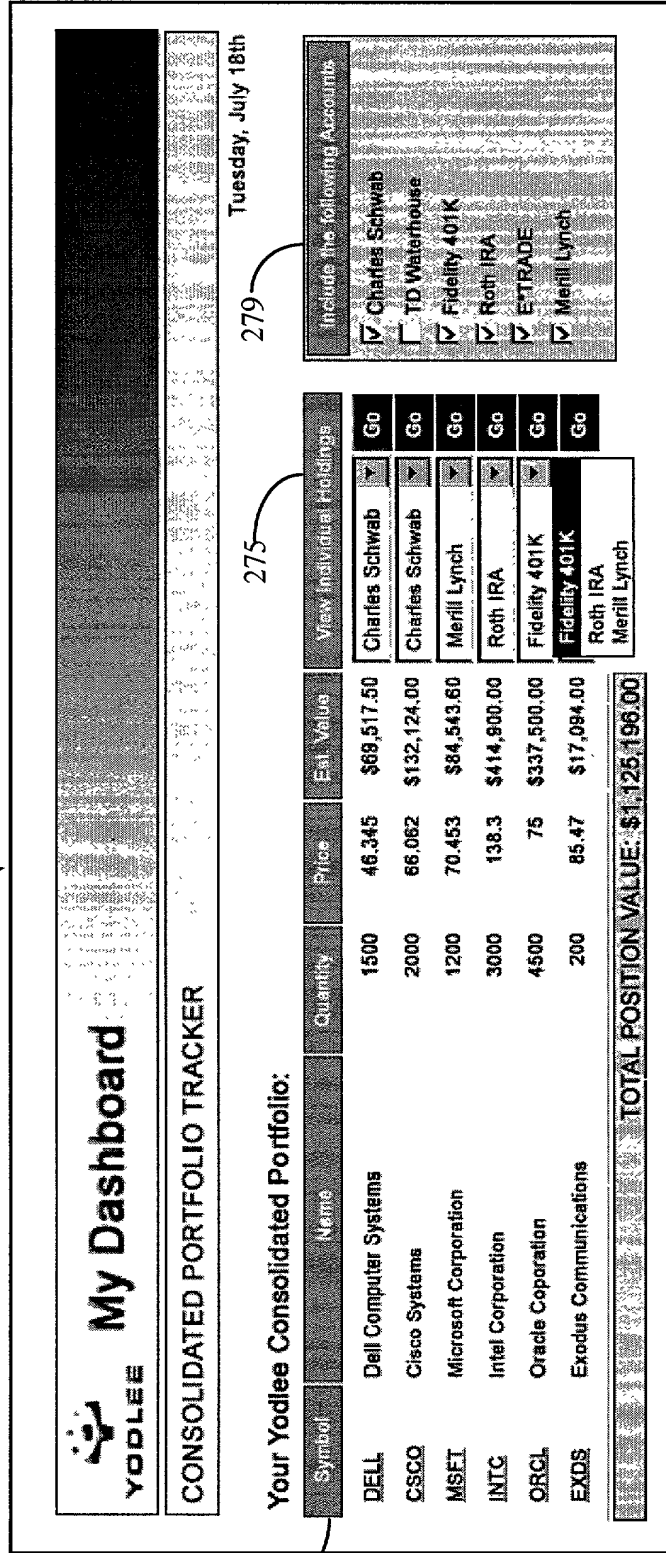


Fig. 14

271



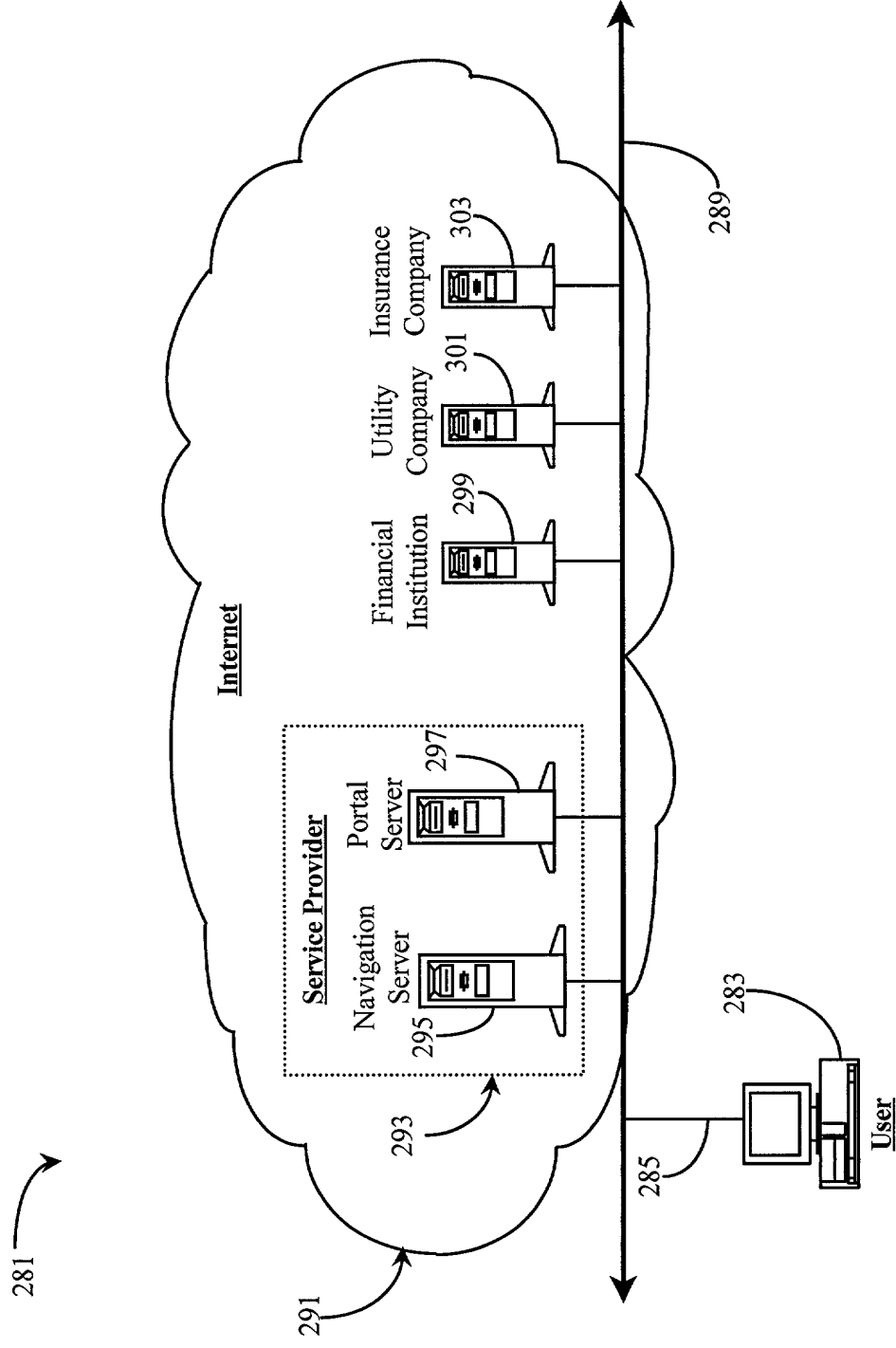
273

Your Yodlee Consolidated Portfolio:

275

279

Fig. 15



**Fig. 16**



[illegible]

305

307

# Bill Payment Center

**My Dashboard**

YODLEE

BILL PAYMENT CENTER

323

325

327

329

330

332

334

311

313

315

317

319

321

331

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View History

Recurring Payments

Pay Anyone

Transfer Funds

Calendar

Preferences

Refresh All

**Bill Inbox**

Due Date	Payee	Account #	Amount Due	Balance	Refresh Status	Bill Toolbox
07/20/2000	Citibank MasterCard	123456-xxx	\$2400.00	\$2400.00	6 hours ago	View Bill
07/22/2000	Pacific Bell	515 555 1212	\$ 300.45	\$400.23	3 hours ago	View Bill
07/23/2000	PayPal.smith@acme.com	100@vivo.com	\$ 100.34	\$100.34	1 hour ago	Pay Bill
07/24/2000	American Express	3154-548-543	\$1000.00	\$1609.00	2 hours ago	Mark as Paid
07/25/2000	EBay: Big Bertha Driver	Item# 526983	\$175.00	N/A	6 min. ago	Delete Advice
07/28/2000	Sallie Mae	2456789	\$250.00	\$15,000.00	1 day ago	Alerts
07/30/2000	State Farm Insurance	47899-0325	\$65.35	N/A	4 hours ago	View Bill
08/05/2000	Countrywide Home Loans	36521-2523	\$2,764.34	\$253,404.23	25 min ago	View Bill

**Payment Accounts**

Account Name	Account Number	Account Type	Account Balance	Refresh Status
Wells Fargo	2506-3568	Checking	\$4,344.23	6 hours ago
Bank of America	478-586-586	Savings	\$10,334.34	3 hours ago
PayPal	100@vivo.com	P2P	\$(75.00)	1 hour ago
E*Trade	HX-54875	Checking	\$25,253.25	2 hours ago

Fig. 18

### Mark as Paid - Input form

My Dashboard

BILL PAYMENT CENTER

Mark as Paid - Input Form

Bill : Pacific Bell

Amount Due \$300.45

Account Balance \$400.23

Due Date: 07/22/00

Payment Date: 07/20/00

Account Debited: Citibank Checking

Amount to Pay: \$300.45

Purpose: Utilities

Cancel Mark Paid

Bill Inbox

07/22/2000 Pacific Bell

07/23/2000 Pay Payment Machine Co

07/24/2000 American Express

07/25/2000 eBay, Big Bertha Driver

07/26/2000 Delta Map

07/28/2000 State Farm Insurance

08/06/2000 Countrywide Home Loans

Payment Accounts

Wells Fargo 2500-0300

Bank of America 478-560-680

PayTel nebraska.com

Firststate HX-54875

07/20/00 34,344.23


07/13/00 13,334.34

07/10/00 1,111.11

07/07/00 2,222.22

Fig. 19

## Time/Debit Configure Interface


**My Dashboard**

Dashboard

CREDIT CARD CALCULATORS

Choose a credit card calculator :

How long will it take to pay off my balance?

Inputs

Amount Now Owed

\$

2,400

Future Monthly Charges

\$

1,500

Future Monthly Payments

\$

1,700

Annual Rate

%

9.99

Annual Fee

\$

0

Desired Months Until Pay Off

6

Future Rate Change :

☐ None
 ☒ An Increase of  % per year
 ☐ A Decrease of  % per year

RESULTS

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card.

Otherwise, given your anticipated payments of \$1,700, you'll repay your outstanding balance in 13 months

TABLE



Monthly Payment Amount	Months to Pay Off
1,500	24
1,600	20
1,700	13
1,800	10
1,900	8
1,913	6

Fig. 20



## Transfer Funds

**My Dashboard**

TRANSFER FUNDS

TRANSFER

\$500

ON: 08/23/00

FROM:

Wells Fargo Banking - 1234567-xxx  
BankOne - 238036798  
E\*TRADE - 98765-43xx  
Wells Fargo Banking - 1234567-xxx  
Wells Fargo Banking - 1234567-xxx

TO:

BankOne - 238036798  
BankOne - 238036798  
E\*TRADE - 98765-43xx  
Wells Fargo Banking - 1234567-xxx  
Wells Fargo Banking - 1234567-xxx

Add a New Account

Cancel

Transfer Funds

341

Inquire

Pending Transfers

Transfer Date	From	To	Amount
09/08/00	Wells Fargo Banking 1234567890-xxx	E*TRADE 987654321-xxx	\$5000.00

Last 10 Payments and Transfers

Date	Status	From Account	Payee	Amount
08/28/00	Pending	Wells Fargo Banking	Funds Transfer to E*TRADE	\$5000.00
08/12/00	Complete	Fidelity MMA	Landlord	\$1,500.00
08/11/00	Complete	Wells Fargo Checking	AT&T	\$32.57
08/11/00	Complete	Wells Fargo Checking	Payroll	\$33.03
08/11/00	Complete	PayPal	John Smith	\$100.00
08/11/00	Complete	Fidelity MMA	State Farm Insurance	\$240.00


Active Balances

Wells Fargo Banking - 1234567-xxx	Current Balance	\$3,000.25
Wells Fargo Mastercard	Final Balance	(\$2,400.00)
BankOne - 238036798	Final Balance	\$600.25

Fig. 22

10011000560

## Account Information

**My Dashboard**

ACCOUNT INFORMATION

Dashboard

We need some additional information to complete this transaction

Enter your complete Wells Fargo Account Number  
1234567-888

Enter your BankOne Routing Number  
(This is the 9 digit number on the bottom left corner of your check)

Enter


Cancel

343

345

Fig. 23

Transfer Confirmation

**YODLEE**

**My Dashboard**

TRANSFER CONFIRMATION

Dashboard

You have requested the following transaction


Transfer	\$500	from	Wells Fargo Banking - 1234567-888
		to	BankOne - 2398036798
		Routing #	987987987
		on	09/20/00

Please confirm these fund transfer details

Fig. 24



## Pay Bill



HELPSACCOUNT

My Account

Send Money

Request Money

Web Tools

Auction Tools

Overview

Add Funds

Withdraw Funds

History

Profile

Referrals

Money Request Details

Request Received

From  
ismith@x.com

To  
jnel@vistar.com

Subject  
The Money You Owe Me

Note

Status  
Pending

Amount  
\$ 100.34

☐ Click here if you would like a receipt of this transaction sent via email

Pay

Cancel Money Request


Return to My Account

349

350

Fig. 25

## User Confirmation

**YODLEE**

**BILL PAYMENT CENTER**

If you just paid PayPal - jsmith@acme.com, please confirm the following information and the item will be removed from your inbox and placed in the payment history.

If you didn't pay this bill and you want to keep this bill in you inbox please select cancel

**Bill:** PayPal - jsmith@acme.com

**Amount Due:** \$100.34

**Account Balance:** \$100.34

**Due Date:** 07/23/00

**Payment Date:** 07/20/00

**Account Debited:** PayPal - joe@visto.com

**Amount Paid:** \$100.34

**Purpose:** Personal

**Cancel** **Confirm**

Fig. 26

## Pay Anyone

Enter the payment information below, then click **Pay Now** to send the payment

Joanie Cunningham 1234 Happy Days Drive Small Town, CA 12345		Payment Date: 03/08/2000
Pay to the order of: Richie Cunningham - Brother	Amount: \$ 30.00	From Bank Account: My Checking 123456-7


**Pay Now**

\*The Payment Date is the date you can expect your payee to receive this payment.

**Fig. 27**

## View Bill

[CitiPlaza](#) • [Account Online](#) • [Financial Solutions](#) • [Credit Matters](#) • [Shopping Advice](#) • [Privacy](#) • [U.S. Cards Home](#)



statements **account**  
**ONLINE**

[Account Online Home](#)  
[Account Summary](#)  
[Initial Activity](#)  
[Statements](#)  
[Make a Payment](#)  
[Account Management](#)  
[Express Request](#)  
[Help/Contact Us](#)  
[Feedback](#)  
[Log out](#)

Filed transactions for account XXXX-XXXX-XXXX-03 for period ending 07/16/00  
[Quick Reference](#)  
 Minimum Payment Due \$20.00  
 Payment due date: 07/20/00  
 Credit limit: \$2,400.00  
 Available credit: \$7,100.00

[Activity Summary](#)  
 Previous balance: \$127.46  
 Payments and Adjustments: \$122.46  
 Purchases: \$2,400.00  
 Cash Advances & Checks: \$0.00  
 Finance Charges: \$0.00  
 New Balance: \$2,400.00

The following transactions have been posted to your account for this statement.

Trans Date	Pos: Date	Description	Amount
07/07/00	07/07/00	WARY AND C-R PAYMENT	\$182.43
1 transaction.			\$182.43

[Purchases, Cash Advances and Checks and Fees](#)

Fig. 28

## Recurring Payments

### Repeating Payments

The payments on this list are generated based on a schedule specified by you. You may add new Repeating Payment schedules, or edit the ones you currently have in this list.


**Add New Repeating Payment**

Payee	Payee Description	Amount	Frequency	Start Date	End Date	Flex Bank Account	View/Edit   Delete
Countryside	Mortgage	\$1,104.30	Once Every Month	Until Further Notice		Mr. Checking 1234567	View/Edit   Delete
Countryside	Insurance	\$226.00	Once Every Month	Until Further Notice		Mr. Checking 1234567	View/Edit   Delete

Fig. 29






**My Dashboard**  
YABLEE

CREDIT CARD CALCULATORS

Choose a credit card calculator : How long will it take to pay off my balance?

How long will it take to pay off my balance?

**Inputs**
(These fields have been pre-filled using your existing credit info)

Amount Now Owed	\$ 2,400
Future Monthly Charges	\$ 1,500
Future Monthly Payments	\$ 1,700
Annual Rate	% 9.99
Annual Fee	\$ 0
Desired Months Until Pay Off	6

Future Rate Change :

☐ None
☒ An Increase of  % per year
☐ A Decrease of  % per year

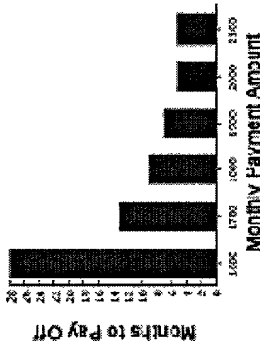
**RESULTS**
367

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card

Otherwise, given your anticipated payments of \$1,700, you'll pay your outstanding balance in 13 months

**TABLE**
369



Monthly Payment Amount	Months to Pay Off
\$1,000	36
\$1,100	34
\$1,200	32
\$1,300	30
\$1,400	28
\$1,500	26
\$1,600	24
\$1,700	22
\$1,800	20
\$1,900	18
\$2,000	16
\$2,100	14
\$2,200	12
\$2,300	10
\$2,400	8
\$2,500	6

# My Dashboard

## FINANCIAL PLANNING CALCULATORS

Choose a finance calculator: ☐ Should I consolidate my debts?

☒ Should I consolidate my debts?

**Inputs** (These fields have been pre-filled using your existing account info)

	Amount Owed	Monthly Pmt	Months Left
Auto Loan	\$ 3000	\$ 376	12
Auto Loan	\$ 0	\$ 0	0
Education Loans	\$ 0	\$ 0	0
Other Loans	\$ 2400	\$ 424	5

The consolidation plan will save you \$2,879 over the 24 months

	Current Loan	Consolidation Loan
Initial Monthly Payments	\$1,051	\$461
Total Interest	\$3,794	\$872
Total Tax Savings	\$0	\$331
Total Cost	\$13,994	\$11,447

**Results**

Consolidated Loan

☒ Home Equity Loan  
☐ Home Equity Loan  
☐ Personal Loan

Interest Rate:  %

Months to Payoff:

**Cost of Interest and Fees**

Legend: Consolidation Loan, Current Loan

Fig. 32